

Fill in this information to identify the case:	
Debtor 1	<u>Dean L. Janas</u>
Debtor 2 (Spouse, if filing)	<u>Susan G. Janas</u>
United States Bankruptcy Court for the : <u>WESTERN</u> District of <u>Pennsylvania</u> (State)	
Case number <u>13-24599-CMB</u>	

**Form 4100R**  
**Response to Notice of Final Cure**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

## Part 1: Mortgage Information

**Name of creditor:** Ditech Financial LLC

**Court claim no. (if known):** 4

**Last 4 digits of any number you use to identify the debtor's account:** 3341

**Property address:** 2026 CUTTER DR.  
Number Street

MC KEES ROCKS , PA 15136  
City State ZIP Code

## Part 2: Prepetition Default Payments

*Check one:*

Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim

Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

### Part 3: Postpetition Mortgage

*Check one:*

[ ] Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:                    /                    /                     
MM/DD/YYYY

Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is

- a. Total postpetition ongoing payments due: (a) \$2,104.60
- b. Total suspense: - (b) \$387.62
- c. Total. Subtract lines a and b. (c) \$1716.98

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

12 / 7 /2018  
MM/ DD/ YYYY

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

all payments received;  
 all fees, costs, escrow, and expenses assessed to the mortgage; and  
 all amounts the creditor contends remain unpaid

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim**

*Check the appropriate box:*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**X** /s/ Lauren B. Karl  
Signature

Date 03/29/2019

Print Lauren B. Karl Title Authorized Agent  
First Name Middle Name Last Name

Company RAS Citron, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address PO Box 305  
Number  Street

Ingomar, PA 15127 City  State  ZIP Code

Contact 973-575-0707x340 Email [lkarl@rascrane.com](mailto:lkarl@rascrane.com)

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on March 29, 2019, the foregoing Response to Notice of Final Cure Payment was electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Kenneth Steidl, Esquire  
Steidl & Steinberg  
Suite 2830 Gulf Tower  
707 Grant Street  
Pittsburgh, PA 15219

Dean L. Janas  
2026 Cutter Drive  
Mc Kees Rocks, PA 15136

Susan G. Janas  
2026 Cutter Drive  
Mc Kees Rocks, PA 15136

Ronda J. Winnecour, Esquire  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219

Office of the United States Trustee  
Liberty Center.  
1001 Liberty Avenue, Suite 970  
Pittsburgh, PA 15222

RAS CITRON, LLC

By: /s/Lauren B. Karl  
Lauren B. Karl, Esquire  
PA Id. 88209  
P.O. Box 305  
Ingomar, PA 15127  
973-575-0707x340  
Email: lkarl@rascrane.com

Account #	
Case #	13-24599
Filing Date	10/31/2013
Post Due Date	11/7/2013
Post Admin Claim?	No
Post Admin Start	

387.62 sitting in trustee suspense. No fees to pay per POC

Payment Changes	Eff Date	P & I	Escrow	Total	Was PCN/POC filed?	Was the Change Higher?
POC	11/7/2013	\$ 526.15		\$ 526.15	Yes	N/A
Change #1				\$ -	Yes	
Change #2				\$ -	Yes	
Change #3				\$ -	Yes	
Change #4				\$ -	Yes	
Change #5				\$ -	Yes	
Change #6				\$ -	Yes	
Change #7				\$ -	Yes	
Change #8				\$ -	Yes	
Change #9				\$ -	Yes	
Change #10				\$ -	Yes	
Change #11				\$ -	Yes	
Change #12				\$ -	Yes	
Change #13				\$ -	Yes	
Change #14				\$ -	Yes	
Change #15				\$ -	Yes	

	Amounts Due P & I	Escrow	Total	Date Post Pmts. Received	Amt Received	Difference	Date Pre Pmts. Received	Arrears Pmts	Payments Due	Pymt Amts Due
Nov-13	526.15	0.00	526.15	3/31/2014	1922.08	-1395.93	2/23/2018	325.28		
Dec-13	526.15	0.00	526.15	4/30/2014	1091.45	-565.30	3/28/2018	339.40		
Jan-14	526.15	0.00	526.15	6/3/2014	447.58	78.57	1/25/2019	387.62		
Feb-14	526.15	0.00	526.15	7/2/2014	594.36	-68.21		0.00		
Mar-14	526.15	0.00	526.15	7/30/2014	563.46	-37.31		0.00		
Apr-14	526.15	0.00	526.15	9/2/2014	570.94	-44.79		0.00		
May-14	526.15	0.00	526.15	10/7/2014	616.56	-90.41		0.00		
Jun-14	526.15	0.00	526.15	11/7/2014	591.44	-65.29		0.00		
Jul-14	526.15	0.00	526.15	12/3/2014	571.71	-45.56		0.00		
Aug-14	526.15	0.00	526.15	12/31/2014	453.48	72.67		0.00		
Sep-14	526.15	0.00	526.15	1/31/2015	250.04	276.11		0.00		
Oct-14	526.15	0.00	526.15	3/2/2015	265.53	260.62		0.00		
Nov-14	526.15	0.00	526.15	4/1/2015	261.34	264.81		0.00		
Dec-14	526.15	0.00	526.15	5/1/2015	969.93	-443.78		0.00		
Jan-15	526.15	0.00	526.15	5/30/2015	284.63	241.52		0.00		
Feb-15	526.15	0.00	526.15	7/1/2015	638.62	-112.47		0.00		
Mar-15	526.15	0.00	526.15	8/3/2015	436.20	89.95		0.00		
Apr-15	526.15	0.00	526.15	9/2/2015	444.95	81.20		0.00		
May-15	526.15	0.00	526.15	10/5/2015	637.48	-111.33		0.00		
Jun-15	526.15	0.00	526.15	10/30/2015	291.88	234.27		0.00		
Jul-15	526.15	0.00	526.15	12/1/2015	290.64	235.51		0.00		
Aug-15	526.15	0.00	526.15	12/30/2015	857.30	-331.15		0.00		
Sep-15	526.15	0.00	526.15	1/30/2016	806.21	-280.06		0.00		
Oct-15	526.15	0.00	526.15	3/1/2016	322.58	203.57		0.00		
Nov-15	526.15	0.00	526.15	4/2/2016	879.86	-353.71		0.00		
Dec-15	526.15	0.00	526.15	4/27/2016	355.01	171.14		0.00		
Jan-16	526.15	0.00	526.15	6/1/2016	997.03	-470.88		0.00		
Feb-16	526.15	0.00	526.15	7/1/2016	686.29	-160.14		0.00		
Mar-16	526.15	0.00	526.15	8/1/2016	395.42	130.73		0.00		
Apr-16	526.15	0.00	526.15	9/1/2016	618.34	-92.19		0.00		
May-16	526.15	0.00	526.15	10/3/2016	421.57	104.58		0.00		
Jun-16	526.15	0.00	526.15	11/1/2016	420.42	105.73		0.00		
Jul-16	526.15	0.00	526.15	11/29/2016	406.12	120.03		0.00		
Aug-16	526.15	0.00	526.15	12/29/2016	411.97	114.18		0.00		
Sep-16	526.15	0.00	526.15	2/1/2017	622.57	-96.42		0.00		
Oct-16	526.15	0.00	526.15	3/1/2017	418.98	107.17		0.00		
Nov-16	526.15	0.00	526.15	4/3/2017	415.45	110.70		0.00		
Dec-16	526.15	0.00	526.15	4/26/2017	788.86	-262.71		0.00		
Jan-17	526.15	0.00	526.15	6/1/2017	415.70	110.45		0.00		
Feb-17	526.15	0.00	526.15	7/3/2017	414.64	111.51		0.00		
Mar-17	526.15	0.00	526.15	8/1/2017	414.64	111.51		0.00		
Apr-17	526.15	0.00	526.15	8/30/2017	950.05	-423.90		0.00		
May-17	526.15	0.00	526.15	9/30/2017	420.58	105.57		0.00		
Jun-17	526.15	0.00	526.15	10/30/2017	813.88	-287.73		0.00		
Jul-17	526.15	0.00	526.15	11/27/2017	414.98	111.17		0.00		
Aug-17	526.15	0.00	526.15	12/27/2017	415.57	110.58		0.00		
Sep-17	526.15	0.00	526.15	1/31/2018	622.59	-96.44		0.00		
Oct-17	526.15	0.00	526.15	2/28/2018	985.04	-458.89		0.00		
Nov-17	526.15	0.00	526.15	4/2/2018	526.15	0.00		0.00		
Dec-17	526.15	0.00	526.15	4/30/2018	502.07	24.08		0.00		
Jan-18	526.15	0.00	526.15	5/31/2018	423.90	102.25		0.00		
Feb-18	526.15	0.00	526.15	6/26/2018	423.90	102.25		0.00		
Mar-18	526.15	0.00	526.15	9/4/2018	423.90	102.25		0.00		
Apr-18	526.15	0.00	526.15	12/14/2018	722.51	-196.36		0.00		
May-18	526.15	0.00	526.15	3/15/2019	1186.77	-660.62		0.00		
Jun-18	526.15	0.00	526.15	trustee suspense	387.62	138.53		0.00		
Jul-18	526.15	0.00	526.15		0.00	526.15		0.00		
Aug-18	526.15	0.00	526.15		0.00	526.15		0.00		
Sep-18	526.15	0.00	526.15		0.00	526.15		0.00		
Oct-18	526.15	0.00	526.15		0.00	526.15		0.00		
Nov-18	526.15	0.00	526.15		0.00	526.15		0.00		
Dec-18	526.15	0.00	526.15		0.00	526.15		0.00	12/7/2018	526.15
Jan-19	526.15	0.00	526.15		0.00	526.15		0.00	1/7/2019	526.15
Feb-19	526.15	0.00	526.15		0.00	526.15		0.00	2/1/2019	526.15
Mar-19	526.15	0.00	526.15		0.00	526.15		0.00	3/1/2019	526.15

\$ 34,199.75 \$ - \$ 34,199.75 Amount Paid \$ 32,482.77 \$ 1,716.98 \$ 1,052.30 12/7/2018 \$ 2,104.60

Post Petition Due Date 12/7/2018  
Amount Due \$ 1,716.98  
Debtor Suspense \$ 387.62